

**COMBINED DECLARATION AND POWER OF ATTORNEY
FOR PATENT APPLICATION**

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COPY

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled METHOD AND DEVICE FOR GENERATING A SINGLE-USE FINANCIAL ACCOUNT NUMBER, the specification of which is attached hereto was filed on _____ as United States Application No. or PCT International Application No. _____ and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR §1.56.

I hereby appoint the following attorneys to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith: Joseph M. Fitzpatrick (Registration No. 17,398), Lawrence F. Scinto (Registration No. 18,973), William J. Brunet (Registration No. 20,452), Robert L. Baechtold (Registration No. 20,860), John A. O'Brien (Registration No. 24,367), John A. Krause (Registration No. 24,613), Henry J. Renk (Registration No. 25,499), Peter Saxon (Registration No. 24,947), Anthony M. Zupcic (Registration No. 27,276), Charles P. Baker (Registration No. 26,702), Stevan J. Bosses (Registration No. 22,291), Edward E. Vassallo (Registration No. 29,117), Ronald A. Clayton (Registration No. 26,718), Lawrence A. Stahl (Registration No. 30,110), Laura A. Bauer (Registration No. 29,767), Leonard P. Diana (Registration No. 29,296), David M. Quinlan (Registration No. 26,641), Nicholas N. Kallas (Registration No. 31,530), William M. Wannisky (Registration No. 28,373), Lawrence S. Perry (Registration No. 31,865), Robert H. Fischer (Registration No. 30,051), Christopher Philip Wrist (Registration No. 32,078), Gary M. Jacobs (Registration No. 28,861), Michael K. O'Neill (Registration No. 32,622), Bruce C. Haas (Registration No. 32,734), Scott K. Reed (Registration No. 32,433), Scott D. Malpede (Registration No. 32,533), Fredrick M. Zullo (Registration No. 32,452), Richard P. Bauer (Registration No. 31,588), Warren E. Olsen (Registration No. 27,290), Abigail F. Cousins (Registration No. 29,292), Steven E. Warner (Registration No. 33,326), Thomas J. O'Connell (Registration No. 33,202), Penina Wollman (Registration No. 30,816), David L. Schaeffer (Registration No. 32,716), Jack S. Cubert (Registration No. 24,245), Mark A. Williamson (Registration No. 33,628), Jean K. Dudek (Registration No. 30,938), Raymond R. Mandra (Registration No. 34,382), Dominick A. Conde (Registration No. 33,856), Pasquale A. Razzano (Reg. No. 25,512), John W. Behringer (Registration No. 23,086), Robert C. Kline (Registration No. 17,739), Mark J. Itri (Registration No. 36,171), Michael P. Sandonato (Registration No. 35,345), Jack M. Arnold (Registration No. 25,823), John D. Carlin (Registration No. 37,292), Daniel S. Glueck (Registration No. 37,838), Joseph W. Ragusa (Registration No. 38,586), Brian L. Klock (Registration No. 36,570), Anne M. Maher (Registration No. 38,231), William J. Zak, Jr. (Registration No. 38,668), Thomas D. Pease (Registration No. 35,317), Bruce M. Wexler (Registration No. 35,409), Robert S. Mayer (Registration No. 38,544), Errol B. Taylor (Registration No. 39,853), Matthew J. Golden (Registration No. 35,161), Sean W. O'Brien (Registration No. 37,689), Dolores A. Moro-Grossman (Registration No. 33,972), T. Thomas Gellenthien (Registration No. 39,683), Douglas Sharrott (Registration No. 39,832), Gordon F. Sieckmann (Registration No. 28,667), Jay H. Anderson (Registration No. 38,371), Jeffrey L. Brandt (Registration No. 31,490) and Robert R. Lech (Registration No. 37,169).

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I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

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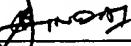
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PS01\A572551

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Atto. Docket No.: WD2-96-059

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Jay S. Walker et al.)
For: METHOD AND DEVICE FOR) Examiner: Demetra R. Smith
GENERATING A SINGLE-USE)
FINANCIAL ACCOUNT)
NUMBER)
Serial No.: 08/919,339) Group Art Unit: 2764
Filing Date: August 18, 1997) Docket No.: WD2-96-059

Assistant Commissioner of Patents
Washington, D.C. 20231

REVOCATION AND APPOINTMENT OF POWER OF ATTORNEY

Sir:

Walker Asset Management Limited Partnership, the sole assignee and owner of the entire right, title and interest in the above-identified patent application, hereby revokes all previous powers of attorney and hereby appoints Dean Alderucci (PTO Reg. No. 40,484), Patrick J. Buckley (PTO Reg. No. 40,928), Steven M. Santisi (PTO Reg. No. 40,157), and Kurt M. Maschoff (PTO Reg. No. 38,235) as attorneys of record, all of Walker Digital Corporation located at One High Ridge Park, Stamford, Connecticut 06905-1326, with full power of substitution and revocation, to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Please address all written correspondence to:

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Certificate Under 37 C.F.R. § 3.73(b)

Walker Asset Management Limited Partnership, a limited partnership organized and existing under the laws of the state of Connecticut, certifies that it is the assignee of the entire right, title and interest in the patent application identified above by virtue of either:

A. [X] An Assignment from the inventor(s) of the patent application identified above. The assignment was recorded in the U.S. Patent and Trademark Office on August 28, 1997, at Reel 8696, Frame 0332, or for which a copy thereof is attached.

B. [] A chain of title from the inventor(s) of the patent application identified above to the current assignee as shown below:

1. From: _____ To: _____
The document was recorded in the Patent and Trademark Office at Reel _____,
Frame _____, or for which a copy thereof is attached.
2. From: _____ To: _____
The document was recorded in the Patent and Trademark Office at Reel _____,
Frame _____, or for which a copy thereof is attached.
3. From: _____ To: _____
The document was recorded in the Patent and Trademark Office at Reel _____,
Frame _____, or for which a copy thereof is attached.
4. From: _____ To: _____
The document was recorded in the Patent and Trademark Office at Reel _____,
Frame _____, or for which a copy thereof is attached.

C. [] Copies of the assignments or other documents in the chain of title are attached.

The undersigned has reviewed all the documents in the chain of title of the patent application identified above and to the best of undersigned's knowledge and belief, title is in the assignee identified above.

The undersigned (whose title is supplied below) is empowered to act on behalf of the assignee.

I hereby declare that all statements made herein of my own knowledge are true, and that all statements made on information and belief are believed to be true; and further, that these statements are made with the knowledge that willful false statements, and the like so made, are punishable by fine or imprisonment, or both, under Section 1001, Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application identified above or any patent issuing thereon.

Walker Asset Management Limited Partnership

Dated: August 19, 1999

By 
Jay S. Walker,
President of Walker Digital Corp. as General
Partner of Walker Asset Management Limited
Partnership